

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

ROBERT B. PHELPS

APPLN. NO.: 10/636,125

FILED: AUGUST 7, 2003

METHOD OF ENHANCING VALUE OF

PENSION PLAN ASSETS

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

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Enclosed herewith for consideration by the Examiner is an Information Disclosure Form PTO/SB/08a/B together with a copy of each document listed thereon.

Respectfully Submitted,

R. Andrew Patty II Reg. No. 38,992

Attorney of Record

Telephone: 225-291-4600 Facsimile: 225-291-4606

CERTIFICATE OF MAILING

I hereby certify that, in the course of ordinary business, this paper (along with any referred to as being attached or enclosed) is being deposited on the date shown below with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Co	mplete if Known	
Application Number	10/636,125	
Filing Date	August 7, 2003	
First Named Inventor	Robert B. Phelps	
Art Unit	3629	
Examiner Name		
Attorney Docket Number	S-816	

	U.S. PATENT DOCUMENTS				
Examiner Initials*	Cite No.1	Document Number 2 Number Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
/VF/	US-1	US- 4969094	11-06-1990	Halley et al.	
/VF/	US-2	US- 5136502 A	08-04-1992	Van Remortel et al.	·
/VF/	US-3	US- 5974390 A	10-26-1999	Ross	
/VF/	US-4	US- 20020035489 AI	03-21-2002	Herman et al.	
/VF/	US-5	US- 20030018498 A1	01-23-2003	Banks	
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	FOREIGN PATENT DOCUMENTS							
Examiner	Cite	F	oreign Patent Do	cument	Publication Date	Name of Patentee or	Pages, Columns, Lines, Where Relevant	
Initials*	No.1	Office ³	Number ⁴	Kind ⁵ (if known)	MM-DD-YYYY	Applicant of Cited Document	Passages or Relevant Figures Appear	Tβ
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Examiner	/Vanel Frenel/	Date	10/23/2009	
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Complete if Known **Application Number** 10/636,125 Filing Date August 7, 2003 **First Named Inventor** Robert B. Phelps Art Unit 3629 **Examiner Name** Attorney Docket Number S-816

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	OTHER PRIOR ART NON PATENT LITERATURE DOCUMENTS				
Examiner Initials	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²		
/VF/	L-1	PANKO, Ron; "Cashing Out"; Life Settlements; Life/Health; Bests Review; April 2002; 4 pages.			
/VF/	L-2	KATT, Peter; "A Life Settlement Update; And Life Insurance in Pension Plans"; AAII Journal; May 2003; Volume XXV; No. 4; pages 33-35.			
/VF/	L-3	SAVAGE, Terence; "Life Settlements Require A Complete Underwriting Workup"; National Underwriter; Life & Health/Financial Services Edition; October 28, 2002; 2 pages.			
/VF/ .	L-4	BROOKS, Brian et al.; "Clients May Hold Millions in Untapped Insurance Wealth, Study Finds"; Street Talk; On Wall Street; November 2002; pages 22-24.			
/VF/	L-5	BUERGER, Alan H.; "Life Settlements Come of Age"; Trusts & Estates; November 2002; 4 pages.			
/VF/	L-6	DOHERTY, Neil A. et al.; "The Benefits of A Secondary Market For Life Insurance Policies"; publication date unknown; (received from applicant postfiling); 27 pages.			
/VF/	L-7	DOHERTY, Neil A. et al.; "The Benefits of A Secondary Market For Life Insurance Policies"; Real Property, Probate and Trust Journal; Vol. 38; Number 3; Fall 2003; pages 449-478.			
/VF/	L-8	De SIMONE, Marcella; "Life Settlement Association Seeks To Set Up Accountability Standards"; National Underwriter; September 29, 2003; pages 8 and 10.			
/VF/	L-9	Author Unknown; "Measuring Pension Obligations and Determining Pension Plan Costs"; Actuarial Standards Board - Exposure Draft; December 2002; 23 pages.			
/VF/	L-10	HIGGINS, Barry; "Agents Find Opportunities In Life Settlements"; National Underwriter; September 29, 2003; pages 4-5.			
/VF/	L-11	FULLERTON, Jolene D.; "Using Life Settlements To Acheive Charitable Giving Goals"; National Underwriter; September 29, 2003; pages 5-6			

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Signature		Considered	

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/VF/	L-12	CONNOLLY, Jim; "Life Settlement Proposals Could Affect Viatical Brokers And Contracts"; National Underwriter; September 29, 2003; page 10		
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